

Business Insurance

Borderline personality disorder presents disability challenge

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ORLANDO, Fla.—Understanding borderline personality disorder can help employers manage disability claims to ensure appropriate return to work outcomes, speakers told the Disability Management Employer Coalition.

A BPD claim warrants particular attention by employers and case managers because it can be tough to discern whether a claimant is really disabled or merely causing problems that affect his or her job performance and require action by the human resource department, said Katie Dodge. Ms. Dodge is manager of health services for Xcel Energy, a Minneapolis-based electricity and natural gas company with nearly 11,000 employees.

Additionally, people with BPD tend to use manipulative tactics and can work to turn their supervisors, case managers, and care providers against one other. Meanwhile, their medical providers may, without adequate questioning, accept their patients' claim that disability benefits are warranted, the speakers said.

BPD occurs in about 2% of the general population and is the most frequent personality disorder employers must confront, Ms. Dodge said.

People with BPD often have failing relationships and difficulties getting along with others, including co-workers, said Dean Knudson, a psychiatrist for Behavioral Medical Interventions, a disability management and workplace intervention company in Minneapolis.

They are prone to depression and abrupt anger and can engage in vicious personal attacks, Dr. Knudson added. They often create chaotic environments, doing so in the workplace by pitting supervisors and workers against each other. Their self-identity and beliefs fluctuate frequently, and they can lack empathy for others or fail to feel remorse for their misdeeds.

They fall apart quickly, yet also compose themselves just as quickly, and their relationships tend to begin and end with great intensity, Ms. Dodge added. "People who are borderline are simply very, very difficult to live with, to speak with, to work with," Ms. Dodge told DMEC's 10th annual National Disability & Absence Management Conference.

The behavior exhibited by an individual with BPD might make it seem as though a disability award is appropriate. But, in general, BPD is not disabling, although 60% of people with BPD also suffer from other problems, such as anxiety disorders and mood disorders, that can be disabling, Ms. Dodge said.

Health care providers, though, sometimes approve disability benefits and time away from work when it is not warranted, the speakers said. A clinician may sign a disability request form just to be rid of a very difficult patient capable of wearing him or her down, Dr. Knudson said.

Or clinicians may have an agenda that includes seeing disability benefits applied as a form of social justice insurance, the speakers said.

A medical provider or therapist can take an improper advocacy position, they added. In doing so, he or she may have a "blind spot," preventing that individual from providing objective information about a patient's status while basing his or her diagnosis on issues such as whether their patient has a good working situation, Ms. Dodge said.

"To be disabling, functionality must be impaired, so it's not about what your diagnosis is; it's about what you can or cannot do," Ms. Dodge said.

Dr. Knudson agreed. To help a claimant's doctor discern whether time away from work is really warranted, Dr. Knudson said he often asks a doctor whether the employee would be capable of working at that specific moment if he or she really wanted to. Otherwise, he said, the health provider may base a decision to recommend a disability award on symptoms the patient might experience in the future.

Dr. Knudson also said he might remind a doctor that the employer has a broader picture of the patient's behavior than does the doctor, who may be basing his or her decision solely on information provided by the patient.

Employers need to watch out for "secondary gains," Ms. Dodge said. Such gains can include a claimant's desire to miss work just to escape difficulties with a supervisor.